REMARKS/ARGUMENTS

The Applicant thanks the Examiner for the Office Action dated June 30, 2004.

CLAIM AMENDMENTS

Claims 1, 4, 5, 27, 30 and 31 have been amended to specify that the sensing device generates the indicating data from the coded data. This is to correct a typographical in these claims.

Furthermore, claims 1, 4, 5, 27, 30 and 31 now all specify that the sensing device generates data regarding its position or movement using the coded data.

SPECIFICATION

Serial numbers of copending and/or earlier US applications have been inserted on pages 1 and 2 of the specification.

The title of the invention has been changed to "Methods and systems for generating printed documents describing insurance services", in accordance with the Examiner's suggestion.

OATH/DECLARATION

A new oath/declaration is filed herewith. The Applicant apologizes for the previous typographical error in respect of the date.

CLAIM REJECTIONS - 35 USC § 112

Claims 1, 4, 5, 27, 30 and 31 have been amended to clarify that the "form" is a physical medium having information and coded data printed thereon. The term "surface" has been deleted from the claims to improve their clarity. Accordingly, it is submitted that there is no ambiguity as to the scope or meaning of the claims.

The term "printer operative to ..." in claims 27, 30 and 31 has been replaced by the term "printer configured to ...". Claims 27, 30 and 31 relate to a <u>system</u> and the printer, which is configured to print information and coded data simultaneously, forms part of that system. It is submitted that there is no lack of clarity in specifying a suitably configured printer as part of the claimed system.

CLAIM REJECTIONS - 35 USC § 103

All claims of the present application specify that the sensing device generates data regarding its position and/or movement relative to the form using the coded data. Hence, the computer system receiving this data knows the position of the sensing device relative to the form, or it knows the movement of the sensing device and can calculate its position.

By contrast, in the system described in Dougherty (US 6,076,734), the sensing device (pen) does not generate any data regarding its position/movement relative to the form. Thus, the computer system in Dougherty does not know the position of the pen relative to the form – it merely knows whether or not the pen happens to be interacting with a "hotspot". The "hotspots" in Dougherty contain data relating to the identity of a form, but do not contain data regarding the <u>position</u> of the "hotspot" relative to the form. Hence, the system claimed in the present application is quite different from the system described in Dougherty, because it uses coded data to calculate the position of the sensing device relative to the form.

The use of coded data to calculate the <u>position</u> of a sensing device relative to a form is neither taught nor suggested by Dougherty. The Applicant submits that it would not be obvious to modify the "static" system described in Dougherty and end up with the "dynamic" system of the present invention. There is nothing in Dougherty that would lead the skilled person to use a system in which the "hotspots" contain coded data, which can be used to identify the position of a sensing device relative to a form. Accordingly, it is submitted that the present invention is not obvious from Dougherty, either alone or taken in combination with Luchs (US 4,831,526).

It is respectfully submitted that all of the Examiner's objections have been successfully traversed. Accordingly, it is submitted that the application is now in condition for allowance. Reconsideration and allowance of the application is courteously solicited.

Very respectfully,

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